

PARISH ROAD.—Deviation in the road from East Maitland to Farnham, forming the approach to the Farnham Bridge, running through the property of the property of E. C. Closs, William McIntyre, Henry Eckford, and D. Closs, notified in GOVERNMENT GAZETTE of the 25th April, 1885. Plans, &c., to be seen on application to the office of the Surveyor-General in Sydney, and at the Police Office, East Maitland. Objections to be lodged within one month from the 25th instant.

IMPERIAL FIRE INSURANCE COMPANY.—Capital, £1,000,000. Income, £230,000. Reserves, £420,000. Insurances effected on buildings, merchandise, and ships. Losses from fire by lightning rods, and all claims on adjustment paid for. **FANNING, GRIFFITHS, and CO.,** agents, Spring-street, Sydney.

LONDON AND LANCASHIRE FIRE AND LIFE INSURANCE COMPANIES.—Capital, £1,000,000. Income, £100,000. Fire—£1,000,000. Life—£100,000. With powers to increase. **NEW SOUTH WALES BRANCH.**

The Hon. A. MacArthur, George Wigram Allen, Esq., John Alfred Lloyd, Esq., Medical Officers, P. Sydney Jones, Esq. M.D., F.R.C.S. BANKERS—Bank of New South Wales, W. H. MacKenzies, jun., Agent for N. S. Wales. Offices, New Pitt-street, Sydney.

NORTHERN FIRE AND LIFE ASSURANCE SYDNEY BRANCH.—2, Margaret-street. Current Fire rates, and lowest Life rates in Australia. Claims promptly settled in Sydney and at the agencies. **ROBERT HENDERSON, Resident Secretary.**

PACIFIC FIRE AND MARINE INSURANCE COMPANY OF SYDNEY.—Capital, £500,000. Directors: J. L. Montrose, Esq., Chairman, James Bryce, Esq., A. B. Smith, Esq., Henry Pyndie, Esq., J. R. Young, Esq., London agents—Messrs. Young, Lock, and Bennett, 29, Gresham-street.

Transactions can be effected with this Company in the various branches of FIRE and MARINE INSURANCE at the lowest current rates of premium. Marine losses may be made payable in London, if required. **C. M. SMITH, Manager.**

ROYAL FIRE AND LIFE ASSURANCE COMPANY, LONDON.—Capital, £2,000,000. Fire Department.

The underwriters are fully empowered to settle all claims in the colony, and insurances may rely on the liberal and prompt payment of losses. The rates of premium are those adopted by all insurance companies in the colony.

Policies are issued, and claims settled, by the undersigned in the colony, without reference to England. **Medical Referee.**—Dr. O'Brien, M.D. Prospective, tables of rates, &c., with the fullest information, will be furnished on application to **LAIDLAY, IRELAND, and CO.,** Lloyd's Chambers.

THE COMMERCIAL UNION ASSURANCE COMPANY, LONDON.—Capital, £1,000,000. Fire Department.

The undersigned have been appointed the Sydney agents to the above Company, and are empowered to issue policies of Assurance against Fire, and to settle all claims for losses that may arise therefrom. Forms of prospectus, and all information, will be furnished on application. **E. and W. PAUL, 30, York-street.**

THE ALLIANCE INVESTMENT AND BUILDING SOCIETY.—Established April 1st, 1865. Pursuant to Act of Govt. No. 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

TRUSTEES. Messrs. G. W. Allen, W. Spoor, G. Thorne, Messrs. O. S. Evans, E. Haynes, R. H. Way, BANKERS. The City Bank, 10, York-street, Sydney. SECRETARY, J. R. Treves, 30, GEORGE-STREET.

This Society is established on a similar basis to four Building Societies which have been brought to a successful termination. Its objects are to enable its members to purchase freehold or leasehold property, to pay off mortgages, the loans being repaid by easy monthly instalments; and to provide for each member a sum of money, which will be available to him at interest of small savings, which will be available to him at interest of small savings, which will be available to him at interest of small savings.

Application for shares may be made to the Secretary, at the Society's office, 30, George-street, between the hours of 10 a.m. and 4 p.m., from whom any further information may be obtained.

Intending shareholders are informed that the first monthly MEETING for receipt of subscriptions, will be held on FRIDAY, the 28th instant, between the hours of 4 and 6 p.m.

THE COLONIAL LIFE ASSURANCE COMPANY, LTD.—HEAD OFFICE—5, GEORGE-STREET, EDINBURGH. SYDNEY BRANCH—325, GEORGE-STREET. LOCAL BOARD OF DIRECTORS: F. H. Dargatz, Esq., Chairman, Thomas Skinner, Esq., John Blay, Esq., J. B. Rundle, Esq., J. E. Weeks, Esq., W. D. Stewart, Esq., AGENTS IN LONDON: Messrs. Donaldson, Lamb, and Co.

Prospectuses, Tables of Rates, Forms of Proposal, &c., can be obtained free on application at the Head Office, or any of the agencies. **WILLIAM RAE, Manager.**

VICTORIA FIRE AND MARINE INSURANCE COMPANY.—(Established 1849). Capital, £200,000.

VICTORIA LIFE AND GENERAL INSURANCE COMPANY.—(Capital, £2,000,000). With unlimited liability of shareholders. SYDNEY BRANCH—Pitt-street, opposite the Express Office.

BANK OF NEW SOUTH WALES.—A BRANCH of this bank is now open at WAGGA, under the charge of Mr. WILLIAM DRUMMOND, for the transaction of all ordinary banking business. **SHEPHERD SMITH, General Manager.** Bank of New South Wales, Sydney, 5th March, 1886.

COMMERCIAL BANKING COMPANY OF SYDNEY.—A BRANCH of this Bank has been established at WENTWORTH, Darling River, for the transaction of all usual banking business. **ROBERT NAPIER, Manager.** Sydney 23rd November, 1884.

COMMERCIAL BANKING COMPANY OF SYDNEY.—It is hereby notified that a Branch of this institution has been OPENED TO-DAY at DUBBO, for the transaction of all usual banking business, under the conduct of Mr. James Holmes. **ROBERT NAPIER, Manager.** Sydney, February 13th.

NOTICE.—Town Hall, Wynyard-square, Sydney, 24th April, 1886. **ENGINEER and CITY SURVEYOR** will be open to the public between the hours of Eleven and one o'clock daily, from nine to four o'clock on Saturdays.

CHAS. H. WOOLCOTT, Town Clerk.

TO THE SUBSCRIBERS OF MR. HOLT'S ADDRESS.—Gentlemen,—Sufficient has already been received to cover any expense incurred in advertising, printing, hire of hall, &c., in connection with the above address. No further contributions required. With many thanks, We are, Gentlemen, your obedient servants, **JAMES CONLEY, Treasurer. ROBERT DUNLOP, Secretary.**

NEW SOUTH WALES MARINE ASSURANCE COMPANY.—NOTICE is hereby given, that the DIVIDEND of 10 per cent. on the half-year ending 31st March last, declared this day, will be payable at the Company's Office, George-street, Sydney, on and after FRIDAY, the 28th instant.

By order of the Board, **ROBERT GARRETT, Secretary.** Sydney, 26th April, 1886.

NOTICE.—Goods forwarded with dispatch to all parts of the Southern and Western districts. **ALLAN'S Express Booking Office, 67, Brinkley-street.**

MUNICIPALITY OF COOK.—APPEALS against the assessment of the land at the Central Police Office, on SATURDAY, 6th May, at 10 a.m. Persons intending to appeal must give to the Council Chamber, 25th April, 1886.

MUNICIPALITY OF PADDINGTON.—APPEALS against the assessment of the land at the Central Police Office, on SATURDAY, 6th May, at 10 a.m. Persons intending to appeal must give to the Council Chamber, 25th April, 1886.

UNITED INSURANCE COMPANY OF SYDNEY.—NOTICE is hereby given that the DIVIDEND of 10 per cent. on the half-year ending 31st March last, declared this day, will be payable at the Company's Office, 325, George-street, on and after FRIDAY, the 28th instant.

By order of the Board, **WILLIAM RAE, Manager.** 26th April, 1886.

THE CITY OF MELBOURNE GAS AND COKE COMPANY.—Office, 9, Collins-street West. COALS.—Sealed TENDERS, addressed to the Chairman and Directors, will be received until noon of MONDAY, the 1st day of May next, for the SUPPLY OF COALS in such quantity as may be required for a period of six or twelve months. Specifications may be seen on and after Saturday, the 5th instant, at this office.

By order of the Board, **JOHN SCOTT, Secretary.**

TO BUILDERS.—TENDERS are invited for the erection of a shed, 120 ft. long, on the Commercial Wharf. Proprietor not bound to accept lowest or any tender. **JOHN CAMPBELL.**

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PUBLIC NOTICE.—GREAT SALE. SEASONABLE GOODS, at BRITANNIA HOUSE, 357, GEORGE-STREET.

CHARLES BATE and CO., In consequence of the prolonged summer, and the large quantity of goods imported and stored by them for the AUTUMN and WINTER SEASON, are now holding a

GREAT CLEARING SALE of their stock of first-class

DRAPERY—Silks, Shawls, Mantles, Dresses, Millinery and Underclothing, Men's and Women's Goods, Jewellery, Men's and Women's Goods, &c., &c., for

At extraordinary low prices, in order to make room for further shipments, expected shortly to arrive. Their superior stock at prices below its value, this offer will be an opportunity rarely to be met with for making purchases. Squares, stockings, and heads of families, &c., &c., a considerable saving by taking advantage of this GREAT SALE.

The stock has been marked at an

IMMENSE REDUCTION. **CHARLES BATE and CO.,** Britannia House, 357, George-street, near English and Scottish Bank.

HAVING PURCHASED from the Trustees, the entire STOCK of PATRICK FITZGERALD, Lines and Woollen Draper, of 638 and 640, George-street, Brinkley-hill, for less than 4s. 9d. in the £, we now respectfully call the attention of the public to the great SALE now going on at the premises; it is needless to quote the prices, as all goods are sold at a sacrifice, and the establishment will be pronounced the stock to be one of the best in the colony, and is now offered less than half-price.

We beg to remind the ladies of Sydney and country, that they can purchase all the goods in the French market, in thirty-three shades, at 2s. 6d. per yard.

Very best black French silk, at 2s. 6d. per yard.

Very best black dress, at 12s. 6d. each.

Very best black and white, at 12s. 6d. each.

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FOR SALE.—A horse power Horizontal STEAM ENGINE, in good order; also, a Half-Pint VERIFIER. Apply to JOHN BAAS, 32, Hunter-street, or to JONES and Co., Pyramont Bone Mills.

CHARTER'S first-class BRANDIES.—The undersigned being appointed sole AGENT, in receipt of direct shipments, and prepared to supply the trade.

EXCELLENT DINNER SHERREY.—2s. per doz., 10s. 6d. per gallon. **R. LAMB and CO., 147, Pitt-street.**

BONNET'S GENUINE COGNAC BRANDY for SALE. H. H. BEAUCHAMP, 14, Barrack-street.

PEACOCK'S PATENT PAINT.—White zinc paint. White lead, red lead, and colors. Soft soap, bright varnish, resin, pitch and tar. Colors, oil, boiled and raw, putty, &c., &c., for SALE.

H. H. BEAUCHAMP, 14, Barrack-street.

MUNTZ'S YELLOW METAL.—14, 25 oz.; nails, spikes, and rods. Also, navy oakum, sheathing, felt, pitch, tar, putty, &c., for SALE.

H. H. BEAUCHAMP, 14, Barrack-street.

LUCERNE SEED.—Best new, now landing, for SALE. H. H. BEAUCHAMP, 14, Barrack-street.

HART'S ADELAIDE FLOUR.—Superfine and sifted. Second, for SALE. H. H. BEAUCHAMP.

ADELAIDE FLOUR.—Hart's, Bowman's, Devons, Mills, &c., for SALE. H. H. BEAUCHAMP.

ADELAIDE WHEAT.—5000 bushels, prime sample, for SALE. H. H. BEAUCHAMP, 14, Barrack-street.

CHILLIAN FLOUR.—In 100 lb. bags, fresh and sweet, for SALE. H. H. BEAUCHAMP, 14, Barrack-street.

KEROSENE OIL.—At 24 per gallon. **WILLIAM K. CALY, Railway Bridge Store.**

FOR SALE.—Grafted Spanish Chestnut TREES, with bearing wood of the "Marquises" or large fruited varieties, just received from the South of France. Apply to **CHARLES HENDERSON, Saint Leonards, or SARGENT and MURRAY, King-street.**

GLASS SHADES.—All shades and sizes; and Shapes of F. LANTERNS, 92, South Head Road.

SHAW'S RHEUMATIC SPECIFIC.—It never fails. In bottles, 2s. 6d. T. SHAW, Chemist, 70, King-street.

HAKI DYE.—The Cheapest S. J. JULIAN'S EUREKA colors without staining the skin, leaving the hair softer and more glossy than before the dye was used. E. DEERER, Hairdresser and Perfumer, 302, George-street, opposite Market and Victoria Streets.

OILS, PAINTS, PAPERHANGINGS, &c.—E. CURTIS, 34, GEORGE-STREET.

Paint oil, 3s. per gallon. Kerosene oil, 4s. 6d. per gallon. Paperhangings, 4s. 6d. per roll. Window glass, varnishes, &c., &c., equally cheap.

ONE THING, which will prove that this is the CHEAPEST HOUSE IN SYDNEY. E. CURTIS, 34, GEORGE-STREET.

THE UNITED FIRE AND MARINE INSURANCE COMPANY.

THE half-yearly general meeting of the shareholders of this company was held yesterday, at 11 o'clock, at the office of the company, George-street.

Mr. R. FLOOD in the chair.

The MANAGER read the following report and balance-sheet for the six months ending 31st March, 1865—

The directors, in laying their fifth report before the shareholders, have to congratulate them upon the continued success of the company's business during the six months ending 31st March, 1865, as increase of the most gratifying way, the strong competition at present existing in taking into account. Considerable losses by fire have been sustained during the half-year, but the directors have pleasure in stating that the half-year's current income, balance at credit of profit and loss, 30th September, 1864, £2,730 10 0

Less dividend declared as at that date 1,210 0 0

£1,520 10 0

Receipts—Fire and marine premiums £8,940 5 2

Less re-insurances, commissions, and agency expenses 3,663 0 4

£5,277 5 8

Interest on investments 610 12 4

£5,887 7 2

Making the total net receipts 14,057 7 11

Expenses—Fire and marine losses £11,426 5 9

Expenses of management, &c. 1,242 17 0

£12,668 5 9

Leaving a disposable balance of £1,418 19 10

Which the directors have decided to dispose of as follows, viz.—

To dividend at the rate of 10 per cent. per annum £1,210 0 0

Reserve fund 208 19 10

Profit and loss 300 7 0

£1,718 19 10

FOR HALF-YEAR ENDING 31st MARCH, 1865.

To By Capital £20,000 0 0

Share 2,863 17 8

£22,863 17 8

Advertising, printing, and stationery 110 11 11

Fire brigade 62 12 11

Directors' fees, salaries, rent, and petty expenses 1,119 12 2

£1,291 15 0

Fire claims (written off) 2,159 7 0

Balance £15,258 7 9

By Balance, 30th September, 1864 £1,418 19 10

Fire and marine premiums £8,940 5 2

Less re-insurances, commissions, and agency expenses 3,663 0 4

£5,277 5 8

Interest received and accrued 610 12 4

£5,887 7 2

£14,057 7 11

£15,258 7 9

BALANCE SHEET, 31st March, 1865.

To Capital paid up £25,000 0 0

Reserve fund 3,000 0 0

Unclaimed dividends 1,800 10 0

Amount owing for re-insurances 1,200 0 0

Profit and loss 2,120 0 0

£33,120 10 0

By Investments £23,300 0 0

Accrued interest 801 9 1

£24,101 9 1

Fire receivable 4,623 1 3

Fire payable 162 17 3

£4,460 14 0

Office furniture 3,557 12 4

Office expenses 100 15 9

£3,657 18 3

Cash balance £24,402 10 10

£33,120 10 0

By Balance carried forward £25,000 0 0

To By balance from last half-year £2,000 0 0

Amount now transferred from profit and loss 1,000 0 0

£3,000 0 0

£25,000 0 0

£33,120 10 0

£33,120 10 0

£33,120 10 0

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THE SYDNEY MORNING HERALD, THURSDAY, APRIL 27, 1865.

nothing found wrong that is ordinarily looked for as the cause of such accidents; and the jury came to the conclusion that they were unable to determine how it arose.

Although it is always difficult to obtain any clear or detailed information from persons concerned in such accidents, there were, nevertheless, two or three things elicited that would serve to discount the explosion from the causes 1. That the plates of the crown of the boiler were not at the time of the explosion, but that just before the explosion took place, a violent agitation was caused by the engine working at a very great speed and being suddenly stopped; and also—that at the same time—the furnace doors were ordered to be opened, which, if done, would have no reason for supposing it was not, would tend to lower the temperature of the plates.

In order to illustrate the position that these accidents frequently occur from the condition assumed by water under the circumstances I have described, and which, for convenience sake, has been called the spherical state—since the assumption of this spherical state is constant when liquids are thrown on to heated surfaces—I will mention some observations on steam boilers which have been collected and made public by Dr. Normandy. In the first instance adduced, the question which arises is, whether the boiler charged with its due quantity of water were frequently known to become red hot, whilst, on another occasion, a sudden jump in the boiler had been inserted in one of the lower plates. The fireman having kept up a brisk fire, there was generated what is technically termed a "spherical state" of the water, which, being interposed between the water and the boiler plates, prevented the sufficiently rapid conduction of heat from the water, so that the former quickly became red hot, and the sudden jump method. While this state of the boiler did not last in spite of its having this inch hole in it, until the fire was slackened, when steam and water rushed out with great force.

Dr. Normandy also relates the result of a trial made several years since by Mr. A. Gordon, which furnishes a more complete illustration of the position assumed by water under the circumstances I have described, and which, for convenience sake, has been called the spherical state—since the assumption of this spherical state is constant when liquids are thrown on to heated surfaces—I will mention some observations on steam boilers which have been collected and made public by Dr. Normandy. In the first instance adduced, the question which arises is, whether the boiler charged with its due quantity of water were frequently known to become red hot, whilst, on another occasion, a sudden jump in the boiler had been inserted in one of the lower plates. The fireman having kept up a brisk fire, there was generated what is technically termed a "spherical state" of the water, which, being interposed between the water and the boiler plates, prevented the sufficiently rapid conduction of heat from the water, so that the former quickly became red hot, and the sudden jump method. While this state of the boiler did not last in spite of its having this inch hole in it, until the fire was slackened, when steam and water rushed out with great force.

By Capital £20,000 0 0

Share 2,863 17 8

£22,863 17 8

Advertising, printing, and stationery 110 11 11

Fire brigade 62 12 11

Directors' fees, salaries, rent, and petty expenses 1,119 12 2

£1,291 15 0

Fire claims (written off) 2,159 7 0

Balance £15,258 7 9

By Balance, 30th September, 1864 £1,418 19 10

Fire and marine premiums £8,940 5 2

Less re-insurances, commissions, and agency expenses 3,663 0 4

£5,277 5 8

Interest received and accrued 610 12 4

£5,887 7 2

£14,057 7 11

£15,258 7 9

BALANCE SHEET, 31st March, 1865.

To Capital paid up £25,000 0 0

Reserve fund 3,000 0 0

Unclaimed dividends 1,800 10 0

Amount owing for re-insurances 1,200 0 0

Profit and loss 2,120 0 0

£33,120 10 0

By Investments £23,300 0 0

Accrued interest 801 9 1

£24,101 9 1

Fire receivable 4,623 1 3

Fire payable 162 17 3

£4,460 14 0

Office furniture 3,557 12 4

Office expenses 100 15 9

£3,657 18 3

Cash balance £24,402 10 10

£33,120 10 0

By Balance carried forward £25,000 0 0

To By balance from last half-year £2,000 0 0

Amount now transferred from profit and loss 1,000 0 0

£3,000 0 0

£25,000 0 0

£33,120 10 0

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THE SYDNEY MORNING HERALD, THURSDAY, APRIL 27, 1865.

nothing found wrong that is ordinarily looked for as the cause of such accidents; and the jury came to the conclusion that they were unable to determine how it arose.

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